

<b>Notice of References Cited</b>		Application/Control No.	Applicant(s)/Patent Under Reexamination	
		09/671,783	LARDY ET AL.	
		Examiner	Art Unit	
		Elaine Gort	3627	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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	C	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Shumway, Tyler; Forecasting Bankruptcy More Accurately: A Simple Hazard Model; 7/16/1999; University of Michigan Business School; pages 1-32.
	V	Covel, Simona; Credit Raters Blasé About Junk Cos Stock Price Surge; Moody's KMV Article; Dow Jones; March 25, 2004; page 1 and 2.
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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